

10/1/10

Kentucky Teachers' Retirement System  
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[www.ktrs.ky.gov](http://www.ktrs.ky.gov)

## **FREQUENTLY ASKED QUESTIONS**

### **GENERAL:**

#### ***Q1) DO I NEED TO RE-ENROLL? REVIEW NEW RATES & BENEFITS GRID BECAUSE THERE HAVE BEEN CHANGES.***

A) This is a passive enrollment for the *majority* of KTRS retirees. If you are not Cross-Referenced, have reviewed the benefits grid and rate chart, and do not need to make any changes, you do not have to re-enroll. However,

- If you are a retiree cross-referenced with: an active employee or a KCTCS Retiree, you **MUST** complete a ***PAPER*** application during the ***active open enrollment October 11 – 24***.
- If you are dissatisfied with the option you chose in 2010, you should re-enroll.
- If you need to enroll/drop a dependent, you should re-enroll.
- If your smoking status has changed, you should re-enroll.

#### ***Q2) WHEN MUST I ENROLL?***

A) Open Enrollment materials are expected to be mailed in late September. KTRS Open Enrollment will begin October 1. If you need to make a change, your application (web or paper) must be received in the KTRS office no later than October 31, 2010 (unless you are cross-referencing with an active employee or KCTCS retiree, see Q1).

#### ***Q3) I DID NOT RECEIVE A BOOKLET OR APPLICATION. WHAT DO I DO?***

A) KTRS will enclose the 2011 benefits grid (with changes) and KTRS rate/contribution chart in the open enrollment packet. KTRS Web Enrollment will be offered again for 2011. Both the Handbook and Application will be available on the KTRS website listed at the top of this page. If you do not have internet access and you need to make a change, you may contact KTRS by telephone (see top of page) or return the card that will be enclosed in your packet. All retiree applications/web enrollments must be in the KTRS office no later than October 31, 2010.

#### ***Q4) I AM A RETIREE WHO HAS RETURNED TO WORK. WHAT DO I NEED TO DO?***

A) If your active employment makes you eligible for insurance coverage, you will need to waive coverage through KTRS. Active employees who have access to the Kentucky Employees' Health Plan (KEHP) will experience a mandatory enrollment. You will need to contact your active insurance coordinator to enroll during the active open enrollment October 11 – 24, 2010.

#### ***Q5) HOW DO I CALCULATE MY COST?***

(A) You should refer to the chart that will be mailed to you with your open enrollment materials. This chart can also be found on the KTRS website listed at the top of this page. If you have additional questions regarding your premium, you should contact KTRS.

#### ***Q6) I WILL BE 65 IN 2011. WHAT DO I DO?***

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A) KTRS will mail you a “Turning 65” packet (with instructions) approximately three months prior to your 65<sup>th</sup> birthday. You may also logon to KTRS’ website, Retired Members tab.

## **KEHP BENEFITS ANALYZER:**

### ***Q7) I RECEIVED A “KEHP BENEFITS ANALYZER” LETTER. WHAT IS THIS ABOUT?***

A) These letters will be mailed to non-reciprocity KTRS retirees, with 20 or more years of service and covered at KTRS from January 1, 2009 – June 30, 2010, from Thomson Reuters (who is contracted to gather the claims data from Humana and Express Scripts). (Neither your retirement system nor the Department of Employee Insurance has access to your claims information.) This letter is being sent to assist you in making the most cost-effective plan decisions for 2011.

### ***Q8) MY CONTRIBUTION OR CLAIMS INFORMATION IS NOT CORRECT. HOW CAN I GET A CORRECTED LETTER?***

(A) If you had changes to your coverage, this letter may not be as beneficial to you as those who had no changes during this period. You can still log on to Humana and Express Scripts to download your claims and compare to the premiums you paid.

### ***Q9) WHY DIDN'T I RECEIVE A BENEFITS ANALYZER LETTER?***

(A) The full benefit of the analyzer could not be assured to KTRS retirees with less than 20 years of service, covered less than 18 months, or a reciprocity retiree.

## **KTRS WEB ENROLLMENT:**

### ***Q10) HOW DO I ENROLL ON THE WEB?***

A) KTRS mailed Member Identification (ID) Letters to retirees in September. Password letters were mailed a week later. Retirees must have their Member ID and Password before logging on to the KTRS website.

### ***Q11) WHAT DO I DO IF I HAVE MISPLACED MY MEMBER ID LETTER?***

A) You should contact KTRS and request it be mailed to you again. However, remember your KTRS Web Enroll Member ID is the same as your KTRS alternate ID. This Member ID will most likely be on any communication (letter, EFT stub, etc.) you receive from KTRS.

### ***Q12) WHAT DO I DO IF I HAVE MISPLACED MY PASSWORD LETTER?***

A) Contact KTRS via email or telephone.

### ***Q13) WHAT DO I DO IF I HAVE LOCKED MYSELF OUT OF KTRS' WEB ENROLLMENT (I.E. MISENTERED ID AND/OR PASSWORD TOO MANY TIMES)?***

A) Contact KTRS for a reset.